



## Consumer Loan Products & Rates

Effective September 1, 2021

Vehicle Loans - Current Promotion*	APR	Term
<b>Newer Auto</b> (2015 and newer)	1.49% - 12.99%	up to 84 months
<b>Used Auto</b> (2014 and older)	3.49% - 13.49%	up to 72 months
<b>Newer Boat</b> (2015 and newer)	3.99% - 14.24%	up to 240 months
<b>Used Boat</b> (2014 and older)	4.99% - 14.99%	up to 120 months
<b>Newer RVs</b> (2015 and newer)	3.99% - 14.24%	up to 240 months
<b>Used RVs</b> (2014 and older)	4.99% - 14.99%	up to 180 months
<b>Newer Motorcycle</b> (2015 and newer)	4.99% - 14.99%	up to 72 months
<b>Used Motorcycle</b> (2014 and older)	5.99% - 15.99%	up to 60 months

\*Effective September 1, 2021. Subject to credit approval. 1.49% APR is for 36 month term and model year 2015 or newer, with less than 100k miles. Your final rate will be determined by your credit qualifications, collateral and term. **Rates do not apply to refinances of current SFCU loans.** Other rates and terms available. Rates, terms and fees and subject to change.

Vehicle Loans	APR	Term
<b>Newer Auto</b> (2017 and newer)	2.49% - 13.49%	up to 84 months
<b>Used Auto</b> (2016 and older)	3.49% - 13.49%	up to 72 months
<b>Newer Boat</b> (2017 and newer)	4.49% - 14.99%	up to 240 months
<b>Used Boat</b> (2016 and older)	5.49% - 15.49%	up to 120 months
<b>Newer RVs</b> (2017 and newer)	4.49% - 14.99%	up to 240 months
<b>Used RVs</b> (2016 and older)	5.49% - 15.49%	up to 180 months
<b>Newer Motorcycle</b> (2017 and newer)	5.24% - 15.24%	up to 72 months
<b>Used Motorcycle</b> (2016 and older)	6.74% - 16.74%	up to 60 months
<b>1st Time Buyer - Auto Only</b> (2011 or newer)	7.99%	up to 72 months \$20,000 maximum loan

[For important information, see SFCU Loan Terms & Conditions](#)

Credit Cards	APR
<b>MasterCard Cash Rewards</b>	12.90%
<b>MasterCard Platinum</b>	13.90% - 16.90%
<b>Small Business MasterCard Platinum</b>	13.90%

[For important information, see SFCU MasterCard rates, fees and disclosures](#)

Personal Loans	APR
<b>Line of Credit</b>	11.50%
<b>Lifestyle / Signature / Partially Secured</b>	9.99% - 18.00%
<b>Share Secured</b>	3.10%

Home Equity Loan	APR
<b>Home Equity Line of Credit</b>	3.99% (for the first 12 months)*

[For important information, see SFCU HELOC application and disclosures](#)

\*After the first 12 months your APR will be variable based on WSJ Prime + 1% with quarterly adjustments. First lien HELOCs maximum \$500,000. Second lien HELOCs maximum \$100,000 unless first mortgage is currently with Sno Falls Credit Union, then higher limits may apply.

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APR = Annual Percentate Rate.

Rates and Terms in effect as of September 1, 2021 and are subject to change without notice.